

In re:
Lance P. Marshall
Debtor

Case No. 20-11563-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Feb 24, 2025

User: admin
Form ID: 138OBJ

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Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2025:

Recip ID	Recipient Name and Address
db	+ Lance P. Marshall, 12415 Tyrone Road, Philadelphia, PA 19154-1917
14482599	Dept. of Labor & Industry, Commonwealth of Pennsylvania, Bureau of UC Benefits & Allowances, P.O. Box 67503, Harrisburg, PA 17106-7503
14490746	FREEDOM MORTGAGE CORPORATION, C/o Mario J. Hanyon, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14606789	+ Freedom Mortgage Corporation, c/o Andrew Spivack, Brock and Scott, PLLC Attorneys at Law, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
14607067	+ Freedom Mortgage Corporation, c/o Andrew Spivack, Esq., Brock and Scott, PLLC, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
14606790	+++ Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
14490849	+ Freedom Mortgage Corporation, c/o Mario J. Hanyon, Esq., Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Blvd, Suite 1400, Philadelphia, PA 19103-1814
14559141	Freedom Mortgage Corporation, c/o Rebecca Solarz, Esq., KML Market Street, Suite 5000, Philadelphia, PA 19106-1532

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 25 2025 01:15:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14517595	Email/Text: megan.harper@phila.gov	Feb 25 2025 01:15:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14482598	+ Email/Text: bankruptcycollections@citadelbanking.com	Feb 25 2025 01:15:00	Citadel FCU, Attn: Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119
14498012	+ Email/Text: bankruptcycollections@citadelbanking.com	Feb 25 2025 01:15:00	Citadel Federal Credit Union, ATTN: COLLECTIONS, 520 EAGLEVIEW BLVD, EXTON, PA 19341-1119
14482600	+ Email/Text: bankruptcydepartment@tsico.com	Feb 25 2025 01:15:00	Eos Cca, Attn: Bankruptcy, 700 Longwater Dr, Norwell, MA 02061-1624
14500342	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 25 2025 01:15:00	FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE CORP., Bankruptcy Department., 10500 KINCAID DRIVE, FISHERS IN 46037-9764
14559027	^ MEBN	Feb 25 2025 00:46:53	FREEDOM MORTGAGE CORPORATION, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14482601	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 25 2025 01:15:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
14699109	+ Email/Text: sbse.cio.bnc.mail@irs.gov		

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		Feb 25 2025 01:15:00	Internal Revenue Service, P O BOX 7346, Philadelphia PA 19101-7346
14490847	Email/PDF: resurgentbknotifications@resurgent.com		
		Feb 25 2025 03:16:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14482602	+ Email/Text: bankruptcydpt@mcmcg.com		
		Feb 25 2025 01:15:00	Midland Funding, 320 East Big Beaver, Troy, MI 48083-1238
14502039	+ Email/Text: bankruptcydpt@mcmcg.com		
		Feb 25 2025 01:15:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14482603	+ Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Feb 25 2025 01:15:00	PA Dept of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14482609	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Feb 25 2025 03:39:06	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
14494915	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Feb 25 2025 03:39:21	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14524404	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Feb 25 2025 01:15:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14493460	^ MEBN		
		Feb 25 2025 00:46:54	Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3Fl
14482604	+ Email/Text: bankruptcy1@pffcu.org		
		Feb 25 2025 01:15:00	Police & Fire Federal CU, Attn: Bankruptcy Dept, 901 Arch Street, Philadelphia, PA 19107-2495
14493096	+ Email/Text: bankruptcy1@pffcu.org		
		Feb 25 2025 01:15:00	Police and Fire Federal Credit Union, Greenwood One, 3333 Street Road, Bensalem, PA 19020-2022
14482610	^ MEBN		
		Feb 25 2025 00:46:49	Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
14487731	+ Email/Text: tdebn@credbankserv.com		
		Feb 25 2025 01:15:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14490764	+ Email/Text: documentfiling@lciinc.com		
		Feb 25 2025 01:15:00	Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931
14482611	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		
		Feb 25 2025 01:15:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14482605	*+	Police & Fire Federal CU, Attn: Bankruptcy Dept, 901 Arch Street, Philadelphia, PA 19107-2495
14482606	*+	Police & Fire Federal CU, Attn: Bankruptcy Dept, 901 Arch Street, Philadelphia, PA 19107-2495
14482607	*+	Police & Fire Federal CU, Attn: Bankruptcy Dept, 901 Arch Street, Philadelphia, PA 19107-2495
14482608	*+	Police & Fire Federal CU, Attn: Bankruptcy Dept, 901 Arch Street, Philadelphia, PA 19107-2495

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2025 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor FREEDOM MORTGAGE CORPORATION andrew.spivack@brockandscott.com wbecf@brockandscott.com
ANNE M. AARONSON	on behalf of Creditor POLICE AND FIRE FEDERAL CREDIT UNION aaaronson@dilworthlaw.com mdolan@dilworthlaw.com;ctomlin@dilworthlaw.com
DAVID M. OFFEN	on behalf of Debtor Lance P. Marshall dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
MARIO J. HANYON	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
STEPHEN R. STARKS	on behalf of Creditor FREEDOM MORTGAGE CORPORATION ryan.starks@brockandscott.com wbecf@brockandscott.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Lance P. Marshall)	Case No. 20-11563-amc
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: February 24, 2025

For The Court

Timothy B. McGrath
Clerk of Court